

Covered At Work

**Is health insurance is available, but the cost out of reach?
Now there is Covered at Work.**

What is Covered At Work?

Covered at Work may be able to help pay for part of your health insurance. You must qualify and have access to health insurance through your job. Covered at Work will help pay for private health insurance for up to 6,000 working Utahns.

How does it work?

To get health insurance through work you pay part and your employer pays part. With Covered at Work:

- You may be reimbursed for up to \$50 of the cost of your part of your health insurance each month.
- Your spouse may be able to get Covered at Work, too.

Do you qualify?

You may qualify if you:

- Are age 19 through 64
- Have health insurance available through your work, **but are not yet enrolled**
- The cost of your part of your health insurance is greater than 5% of your household income, before taxes
- Are a U.S. citizen or legal resident
- Fit within the income guidelines (see chart)
- Do not qualify for Medicaid
- Do not have access to Medicare, Veterans benefits, or student health insurance

After you have enrolled on Covered at Work, you must enroll on your private insurance. If you drop your private insurance you will lose benefits under Covered at Work.

What do you need to do?

- Follow the steps under "How to Apply" below
- Pay a yearly \$50 enrollment fee
- Renew every year

How to apply?

Follow these steps to get Covered at Work:

- 1) Find out when Open Enrollment for your employer insurance will be held. Your Human Resource Manager may be able to tell you.
- 2) About 30 days (or as soon as you can) before Open Enrollment, apply for Covered at Work
- 3) After being accepted on Covered at Work, apply for your health insurance

Apply by mail, online, or visit a Utah Department of Health eligibility office. For questions or to get an application, call the Health Resource Line at 1-888-222-2542. To apply online or for more information, visit www.health.utah.gov/caw

Income Guidelines for Covered at Work*

Family Size	Maximum Income Per Month	Annual Income
1	\$1,197	\$14,355
2	\$1,604	\$19,245
3	\$2,012	\$24,135
4	\$2,419	\$29,025
5	\$2,827	\$33,915

*2005 Income Guidelines